

**Information to identify the case:**

Debtor 1	<u>Eric Linsenbigler</u>	Social Security number or ITIN	<b>xxx-xx-0598</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Jennifer Linsenbigler</u>	Social Security number or ITIN	<b>xxx-xx-9362</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-20862-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eric Linsenbigler

Jennifer Linsenbigler

8/15/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Eric Linsenbigler  
 Jennifer Linsenbigler  
 Debtors

Case No. 18-20862-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 53

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db/jdb +Eric Linsenbigler, Jennifer Linsenbigler, 245 Manor Road, Unit 1,  
 Delmont, PA 15626-1621  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14787384 +Berkheimer, 50 North Seventh Street, Bangor, PA 18013-1798  
 14787389 +Comcast, Po Box 3001, Southeastern, PA 19398-3001  
 14787394 +Dayo Navalgund Associates, 120 Village Drive, Greensburg, PA 15601-3787  
 14812026 +Dr Ewere, 298 Old Rte 30,, Greensburg, PA 15601-6992  
 14812028 +Excelsa Health, 134 Industrial Park Road, Greensburg, PA 15601-7497  
 14812029 +Excella Health Group, PO Box 645189, Pittsburgh, PA 15264-5189  
 14812031 +First National Bank, 3140 East State Street, Hermitage, PA 16148-3348  
 14787398 +Foremost Consumer, 5600 Beech Tree Lane, Caledonia, MI 49316-9482  
 14787403 +Latrobe Hospital, 1 Mellon Wat, Latrobe, PA 15650-1197  
 14787405 +Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 14787406 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
 COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215)  
 14787407 #+Northwest Consumer Dis, Po Box 164, Natrona Heights, PA 15065-0164  
 14812043 +People Gas Bankruptcy Department, 375 North Shore Drive, Ste. 600, Attn: Dawn Lindner,  
 Pittsburgh, PA 15212-5866  
 14787409 +Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400,  
 Philadelphia, PA 19103-1814  
 14787410 #+Progressive Financial Services, PO Box 22083, Tempe, AZ 85285-2083  
 14787411 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182  
 14787412 Radiologic Consultants Ltd, 514 Pellis Rd # 200, Monaca, PA 15061  
 14787413 +Richard H. McHenry DMD, 660 Pellis Road, Suite 202, Greensburg, PA 15601-4633  
 14787418 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842  
 14787417 +United Auto Credit Co, 3990 Westerley Place, Newport Beach, CA 92660-2310  
 14787419 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609  
 14787425 +Westmoreland County Tax Claim Bureau, 2 North Main Street, Suite 406,  
 Greensburg, PA 15601-2417  
 14787426 +Westmoreland Hospital, 532 W Pittsburgh St, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2018 02:22:40 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14787381 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 16 2018 02:23:07 Allegheny Power,  
 800 Cabin Hill Drive, ATTN: PAUL J. EVANSON, Greensburg, PA 15606-0001  
 14787382 +EDI: HFC.COM Aug 16 2018 06:13:00 Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425  
 14787383 +EDI: HFC.COM Aug 16 2018 06:13:00 Beneficial Consumer Discount, PO Box 5233,  
 Carol Stream, IL 60197-5233  
 14787385 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Aug 16 2018 02:24:16 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 14787386 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Aug 16 2018 02:24:16 Berks Credit & Colle,  
 Po Box 329, Temple, PA 19560-0329  
 14787387 EDI: CAPITALONE.COM Aug 16 2018 06:13:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14787388 EDI: CAPITALONE.COM Aug 16 2018 06:13:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14787390 +EDI: CCS.COM Aug 16 2018 06:13:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607  
 14787391 +EDI: CCUSA.COM Aug 16 2018 06:13:00 Credit Coll/Usa, 16 Distributor Dr Ste 1,  
 Morgantown, WV 26501-7209  
 14787392 +E-mail/Text: abovay@creditmanagementcompany.com Aug 16 2018 02:23:29 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14787393 +EDI: RCSFNBMARIN.COM Aug 16 2018 06:13:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 14787395 +EDI: DIRECTV.COM Aug 16 2018 06:13:00 Directv, PO Box 5007, Carol Stream, IL 60197-5007  
 14787396 +E-mail/Text: bknotice@ercbpo.com Aug 16 2018 02:23:10 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 14787399 +EDI: IIC9.COM Aug 16 2018 06:13:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 14787401 EDI: IRS.COM Aug 16 2018 06:13:00 Internal Revenue Service, Insolvency Unit, POB 628,  
 Pittsburgh, PA 15230  
 14787404 +EDI: MID8.COM Aug 16 2018 06:13:00 Midland Credit Management, 8875 Aero Drive,  
 Suite 200, San Diego, CA 92123-2255  
 14787408 +EDI: AGFINANCE.COM Aug 16 2018 06:13:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
 14787414 +EDI: SEARS.COM Aug 16 2018 06:13:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 14787415 +EDI: SWCR.COM Aug 16 2018 06:13:00 Southwest Credit Syste, 4120 International Pkwy,  
 Carrollton, TX 75007-1958

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Total Noticed: 53

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14787416 +EDI: AGFINANCE.COM Aug 16 2018 06:13:00 Springleaf Financial S, 2452 Philadelphia St, Indiana, PA 15701-1535  
14812055 +EDI: VERIZONCOMB.COM Aug 16 2018 06:13:00 Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225  
14787420 +EDI: BLUESTEM Aug 16 2018 06:13:00 Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
14787422 +EDI: BLUESTEM Aug 16 2018 06:13:00 Webbank/Fingerhut Fres, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
14787423 E-mail/Text: bankruptcy@firstenergycorp.com Aug 16 2018 02:23:07 West Penn Power, P.O. Box 3687, Akron, OH 44309-3687  
14787424 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 16 2018 02:22:57 Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847  
14787427 +E-mail/Text: wci.bankruptcy@windstream.com Aug 16 2018 02:24:17 Windstream, 4001 Rodney Parham Rd, Little Rock, AR 72212-2490

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
aty\* Citibank, N.A., not in its individual capacity, bu  
+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270  
14812011\* +Allegheny Power, 800 Cabin Hill Drive, ATTN: PAUL J. EVANSON, Greensburg, PA 15606-0001  
14812012\* +Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425  
14812013\* +Beneficial Consumer Discount, PO Box 5233, Carol Stream, IL 60197-5233  
14812014\* +Berkheimer, 50 North Seventh Street, Bangor, PA 18013-1798  
14812015\* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
14812016\* +Berks Credit & Colle, Po Box 329, Temple, PA 19560-0329  
14812017\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
14812018\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238)  
14812019\* +Comcast, Po Box 3001, Southeastern, PA 19398-3001  
14812020\* +Credit Coll, Po Box 607, Norwood, MA 02062-0607  
14812021\* +Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209  
14812022\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
14812023\* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
14812024\* +Dayo Navalgund Associates, 120 Village Drive, Greensburg, PA 15601-3787  
14812025\* +Directv, PO Box 5007, Carol Stream, IL 60197-5007  
14812027\* +Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
14812030\* +Fay Servicing Llc, 939 W North Ave, Chicago, IL 60642-8029  
14812032\* +Foremost Consumer, 5600 Beech Tree Lane, Caledonia, MI 49316-9482  
14812033\* +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
14787400\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14812034\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14787402\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
14812036\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
14812035\* +Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
14812037\* +Latrobe Hospital, 1 Mellon Wat, Latrobe, PA 15650-1197  
14812038\* +Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
14812039\* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
14812040\* ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410  
(address filed with court: Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215)  
14812041\* +Northwest Consumer Dis, Po Box 164, Natrona Heights, PA 15065-0164  
14812042\* +Onemain, Po Box 1010, Evansville, IN 47706-1010  
14812044\* +Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
14812045\* +Progressive Financial Services, PO Box 22083, Tempe, AZ 85285-2083  
14812046\* +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182  
14812047\* +Radiologic Consultants Ltd, 514 Pellis Rd # 200, Monaca, PA 15061  
14812048\* +Richard H. McHenry DMD, 660 Pellis Road, Suite 202, Greensburg, PA 15601-4633  
14812049\* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
14812050\* +Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958  
14812051\* +Springleaf Financial S, 2452 Philadelphia St, Indiana, PA 15701-1535  
14812053\* UPMC, PO Box 371842, Pittsburgh, PA 15250-7842  
14812052\* +United Auto Credit Co, 3990 Westerley Place, Newport Beach, CA 92660-2310  
14812054\* +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609  
14812056\* +Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
14812058\* +Webbank/Fingerhut Fres, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
14787421\* +Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
14812057\* +Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
14812059\* West Penn Power, P.O. Box 3687, Akron, OH 44309-3687  
14812060\* +Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847  
14812061\* +Westmoreland County Tax Claim Bureau, 2 North Main Street, Suite 406, Greensburg, PA 15601-2417  
14812062\* +Westmoreland Hospital, 532 W Pittsburgh St, Greensburg, PA 15601-2282

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14812063\* +Windstream, 4001 Rodney Parham Rd, Little Rock, AR 72212-2490  
14787397 ##+Fay Servicing Llc, 939 W North Ave, Chicago, IL 60642-8029

TOTALS: 1, \* 51, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 15, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Citibank, N.A., not in its individual capacity, but  
solely as trustee of NRZ Pass-Through Trust VI bkgroup@kmlawgroup.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,  
mmh@nsslawfirm.com;pa73@ecfcbis.com  
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Eric Linsenbigler ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Jennifer Linsenbigler ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7